Case 09-34896 Doc 1 Filed 09/21/09 Entered 09/21/09 16:02:32 Desc Main Document Page 1 of 43

	States Bankr thern District						Voluntary	Petition
Name of Debtor (if individual, enter Last, First, Jones, Anthony	Middle):		Name	of Joint De	ebtor (Spouse	) (Last, First,	, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):  DBA AMJ Enterprises LLC; DBA Instant Tax Service					used by the J maiden, and		in the last 8 years ):	
Last four digits of Soc. Sec. or Individual-Taxpa (if more than one, state all)	yer I.D. (ITIN) No./C	Complete EIN	Last fo	our digits o e than one, s	f Soc. Sec. or tate all)	· Individual-7	Γaxpayer I.D. (ITIN) No	o./Complete EIN
Street Address of Debtor (No. and Street, City, a 1305 S. Michigan Ave. # 1704 Chicago, IL	and State):	ZIP Code	Street	Address of	Joint Debtor	(No. and Str	reet, City, and State):	ZIP Code
County of Residence or of the Principal Place of		0605	Count	y of Reside	ence or of the	Principal Pla	ace of Business:	
Cook						1		
Mailing Address of Debtor (if different from stre	eet address):		Mailin	g Address	of Joint Debt	or (if differe	nt from street address):	
	Г	ZIP Code	4					ZIP Code
Location of Principal Assets of Business Debtor (if different from street address above):			<u>.</u>					1
Type of Debtor (Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	(Check  ☐ Health Care Bus ☐ Single Asset Re in 11 U.S.C. § 1 ☐ Railroad ☐ Stockbroker ☐ Commodity Bro ☐ Clearing Bank ☐ Other  Tax-Exer (Check box, ☐ Debtor is a tax-o	al Estate as don (51B)  oker  mpt Entity , if applicable) exempt organ	ization	defined	the I er 7 er 9 er 11 er 12	Petition is Fi	busin	ecognition eding ecognition
Filing Fee (Check on	under Title 26 o Code (the Intern		Code).	a perso	nal, family, or		pose."	
Full Filing Fee attached  Full Filing Fee to be paid in installments (applica attach signed application for the court's cons is unable to pay fee except in installments. R  Filing Fee waiver requested (applicable to chattach signed application for the court's constallments.	ble to individuals onlideration certifying thule 1006(b). See Office	nat the debtor cial Form 3A. nly). Must	Check	Debtor is if: Debtor's a to insiders all applica A plan is Acceptance	a small busin not a small bunggregate nor s or affiliates) ble boxes: being filed wees of the pla	ess debtor as usiness debto acontingent li are less than ith this petition were solicin	defined in 11 U.S.C. § or as defined in 11 U.S. iquidated debts (excludated 1\$2,190,000.	C. § 101(51D). ing debts owed e or more
Statistical/Administrative Information  ☐ Debtor estimates that funds will be available ☐ Debtor estimates that, after any exempt properthere will be no funds available for distribution	erty is excluded and a	administrative		es paid,		THIS	SPACE IS FOR COURT	USE ONLY
1- 50- 100- 200-	1,000- 5,001- 5,000 10,000	10,001- 25,000 5	5,001- 0,000	50,001- 100,000	OVER 100,000			
\$0 to \$50,001 to \$100,001 to \$500,001 to \$500,001 to \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million	to \$100 to	] 100,000,001 5 \$500 nillion	\$500,000,001 to \$1 billion				
\$50,000 \$100,000 \$500,000 to \$1	\$1,000,001 \$10,000,001 to \$10 to \$50 million	to \$100 to		\$500,000,001 to \$1 billion				

Case 09-34896 Doc 1 Filed 09/21/09 Entered 09/21/09 16:02:32 Desc Main B1 (Official Form 1)(1/08) Document Page 2 of 43

Page 2 Name of Debtor(s): Voluntary Petition Jones, Anthony (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.Ĉ. §342(b). ☐ Exhibit A is attached and made a part of this petition.  $\mathbf{X}$  /s/ Chad M. Hayward **September 21, 2009** Signature of Attorney for Debtor(s) (Date) Chad M. Hayward 6280182 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Page 3 of 43 Document B1 (Official Form 1)(1/08)

### **Voluntary Petition**

(This page must be completed and filed in every case)

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Anthony Jones

Signature of Debtor Anthony Jones

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

**September 21, 2009** 

Date

#### Signature of Attorney\*

#### X /s/ Chad M. Hayward

Signature of Attorney for Debtor(s)

#### **Chad M. Hayward 6280182**

Printed Name of Attorney for Debtor(s)

#### Chad M. Hayward

Firm Name

343 West Erie Street, Suite 510 Chicago, IL 60654-5735

Address

#### Email: ch@rivernorthlaw.com

312-867-3640 Fax: 312-276-4539

Telephone Number

#### **September 21, 2009**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### **Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Jones, Anthony

#### Signatures

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 09-34896 Doc 1 Filed 09/21/09 Entered 09/21/09 16:02:32 Desc Main Document Page 4 of 43

B 1D(Official Form 1, Exhibit D) (12/08)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Anthony Jones		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

Case 09-34896 Doc 1 Filed 09/21/09 Entered 09/21/09 16:02:32 Desc Main Document Page 5 of 43

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Anthony Jones Anthony Jones
Date: September 21, 2009

Case 09-34896 Doc 1 Filed 09/21/09 Entered 09/21/09 16:02:32 Desc Main Document Page 6 of 43

B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Anthony Jones		Case No.	
_		Debtor ,		
			Chapter	7
			•	·

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	711,294.00		
B - Personal Property	Yes	3	39,025.32		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		1,306,944.30	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		12,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3		60,670.66	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			0.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			1,300.00
Total Number of Sheets of ALL Schedu	ıles	16			
	To	otal Assets	750,319.32		
			Total Liabilities	1,379,614.96	

Case 09-34896 Doc 1 Filed 09/21/09 Entered 09/21/09 16:02:32 Desc Main Document Page 7 of 43

Form 6 - Statistical Summary (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Anthony Jones		Case No.		
-	<u>-</u>	, Debtor			
			Chapter	7	

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159. Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	12,000.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	12,000.00

#### State the following:

0.00	Average Income (from Schedule I, Line 16)	
1,300.00	Average Expenses (from Schedule J, Line 18)	
364.22	Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		608,958.30
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	10,000.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		2,000.00
4. Total from Schedule F		60,670.66
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		671,628.96

Case 09-34896 Doc 1 Filed 09/21/09 Entered 09/21/09 16:02:32 Desc Main Document Page 8 of 43

B6A (Official Form 6A) (12/07)

In re	Anthony Jones	Case No.	
_		Debtor	

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Primary residence commonly known as 1305 S. Michigan Ave # 1704, Chicago , IL 60605		-	363,500.00	375,400.14
Real property commonly known as 3416 W. Walnut, Chicago, IL 60624		-	60,000.00	280,622.00
Real property commonly known as 50 E. 26th Street,# 419, Chicago, IL 60616		-	80,546.00	301,750.00
Real property commonly known as 1309 E. 75th Street, Chicago, IL		-	111,500.00	61,192.00
Real property commonly known as 2337 E. 70th Place, Unit 104, Chicago, IL 60649		-	95,748.00	245,236.16

Sub-Total > **711,294.00** (Total of this page)

Total > **711,294.00** 

**0** continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

Case 09-34896 Doc 1 Filed 09/21/09 Entered 09/21/09 16:02:32 Desc Main Document Page 9 of 43

B6B (Official Form 6B) (12/07)

In re	Anthony Jones	Case No
_	<u> </u>	Debtor

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	x			
2.		Checking	account being held by Citibank	-	300.00
	accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and	Savings a	account being held by Citibank	-	1.00
	homestead associations, or credit unions, brokerage houses, or cooperatives.	Checking	account being held by Chase Bank	-	2.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Miscellan	ious household goods	-	500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Clothes		-	200.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies.  Name insurance company of each policy and itemize surrender or refund value of each.	X			
10	. Annuities. Itemize and name each issuer.	x			
				Sub-Tota	al > 1,003.00

**2** continuation sheets attached to the Schedule of Personal Property

(Total of this page)

Case 09-34896 Doc 1 Filed 09/21/09 Entered 09/21/09 16:02:32 Desc Main Document Page 10 of 43

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In	re	Anthony Jones		Debtor,	Case	No	
			SCHEDULE	B - PERSONAL PROPI (Continuation Sheet)	ERTY		
		Type of Property	N O N E	Description and Location of Proper	•	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	def und as Giv	erests in an education IRA as fined in 26 U.S.C. § 530(b)(1) or der a qualified State tuition plan defined in 26 U.S.C. § 529(b)(1). we particulars. (File separately the cord(s) of any such interest(s). U.S.C. § 521(c).)	х				
12.	oth	erests in IRA, ERISA, Keogh, or her pension or profit sharing hins. Give particulars.	X				
13.	and	ock and interests in incorporated d unincorporated businesses. mize.	Citigroup			-	22.32
14.		erests in partnerships or joint ntures. Itemize.	X				
15.	and	overnment and corporate bonds d other negotiable and nnegotiable instruments.	X				
16.	Ac	counts receivable.	X				
17.	pro del	imony, maintenance, support, and operty settlements to which the otor is or may be entitled. Give rticulars.	Х				
18.		her liquidated debts owed to debtor luding tax refunds. Give particulars					
19.	est exe del	uitable or future interests, life ates, and rights or powers ercisable for the benefit of the btor other than those listed in hedule A - Real Property.	X				
20.	inte dea	ntingent and noncontingent erests in estate of a decedent, ath benefit plan, life insurance licy, or trust.	X				
21.	cla tax del	ther contingent and unliquidated ims of every nature, including refunds, counterclaims of the btor, and rights to setoff claims. we estimated value of each.	X				
						Sub-Tota	al > <b>22.32</b>
					(Total o	of this page)	

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

Case 09-34896 Doc 1 Filed 09/21/09 Entered 09/21/09 16:02:32 Desc Main Document Page 11 of 43

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Anthony Jones	Case No.
-		Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х		
23.	Licenses, franchises, and other general intangibles. Give particulars.	x		
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X		
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	2004 Porsche Carrera GT Roadster 2D with 37,00 miles in good conditions	00 -	37,000.00
26.	Boats, motors, and accessories.	x		
27.	Aircraft and accessories.	x		
28.	Office equipment, furnishings, and supplies.	Chairs, desks, printers and computers	-	1,000.00
29.	Machinery, fixtures, equipment, and supplies used in business.	x		
30.	Inventory.	x		
31.	Animals.	x		
32.	Crops - growing or harvested. Give particulars.	x		
33.	Farming equipment and implements.	x		
34.	Farm supplies, chemicals, and feed.	x		
35.	Other personal property of any kind not already listed. Itemize.	x		

Sub-Total > (Total of this page)

Total > **39,025.32** 

Sheet <u>2</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

38,000.00

Case 09-34896 Doc 1 Filed 09/21/09 Entered 09/21/09 16:02:32 Desc Main Page 12 of 43 Document

B6C (Official Form 6C) (12/07)

In re	Anthony Jones	Case No.
		Debtor

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Primary residence commonly known as 1305 S. Michigan Ave # 1704, Chicago , IL 60605	735 ILCS 5/12-901	0.00	363,500.00
Real property commonly known as 3416 W. Walnut, Chicago, IL 60624	735 ILCS 5/12-901	0.00	60,000.00
Real property commonly known as 50 E. 26th Street,# 419, Chicago, IL 60616	735 ILCS 5/12-901	0.00	80,546.00
Real property commonly known as 1309 E. 75th Street, Chicago, IL	735 ILCS 5/12-901	15,000.00	111,500.00
Real property commonly known as 2337 E. 70th Place, Unit 104, Chicago, IL 60649	735 ILCS 5/12-901	0.00	95,748.00
Checking, Savings, or Other Financial Accounts, C	ertificates of Deposit 735 ILCS 5/12-1001(b)	300.00	300.00
Savings account being held by Citibank	735 ILCS 5/12-1001(b)	1.00	1.00
Checking account being held by Chase Bank	735 ILCS 5/12-1001(b)	2.00	2.00
<u>Household Goods and Furnishings</u> Miscellanious household goods	735 ILCS 5/12-1001(b)	500.00	500.00
Wearing Apparel Clothes	735 ILCS 5/12-1001(a)	200.00	200.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 2004 Porsche Carrera GT Roadster 2D with 37,000 miles in good conditions	735 ILCS 5/12-1001(c)	0.00	37,000.00
Office Equipment, Furnishings and Supplies Chairs, desks, printers and computers	735 ILCS 5/12-1001(d)	1,000.00	1,000.00

Total:	17.003.00	750.297.00

Case 09-34896 Doc 1 Filed 09/21/09 Entered 09/21/09 16:02:32 Desc Main Page 13 of 43 Document

B6D (Official Form 6D) (12/07)

In re	Anthony Jones	Case No
-		Debtor ,

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated" in the column labeled "Unliquidated" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	1	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	N L Q U L D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 6470031291693			Opened 8/16/06 Last Active 8/29/08	╹	A T E D			
American Home Mtg Svci 4600 Regent Blvd Ste 200 Irving, TX 75063		-	Real property commonly known as 50 E. 26th Street,# 419, Chicago, IL 60616					
			Value \$ 80,546.00				301,750.00	221,204.00
Account No. 1061300009447			Opened 5/01/06 Last Active 9/01/08					
Asc 8480 Stagecoach Ci Frederick, MD 21701		-	Primary residence commonly known as 1305 S. Michigan Ave # 1704, Chicago , IL 60605					
			Value \$ 363,500.00				300,178.00	0.00
Account No. 10706615			Opened 3/01/07 Last Active 8/01/09					
Chase Auto 14800 Frye Road Fort Worth, TX 76155		-	2004 Porsche Carrera GT Roadster 2D with 37,000 miles in good conditions					
			Value \$ 37,000.00				42,744.00	5,744.00
Account No. 7591044692098  Home Loan Services Inc 150 Allegheny Center Mal Pittsburgh, PA 15212		-	Opened 5/26/06 Last Active 9/29/08  Primary residence commonly known as 1305 S. Michigan Ave # 1704, Chicago , IL 60605				,	,
			Value \$ <b>363,500.00</b>				74,141.00	10,819.00
continuation sheets attached		•	S (Total of the	ubto		- 1	718,813.00	237,767.00

Case 09-34896 Doc 1 Filed 09/21/09 Entered 09/21/09 16:02:32 Desc Main Document Page 14 of 43

 $B6D\ (Official\ Form\ 6D)\ (12/07)$  - Cont.

In re	Anthony Jones	Case No	
-		Debtor	

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	CONTINGEN	UNLIQUIDAT	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 104  Park Waters Homeowners Assoc. c/o Kane Property Management 806 W. Belmont Ave Chicago, IL 60657-4402		-	Association Fees  Real property commonly known as 2337 E. 70th Place, Unit 104, Chicago, IL 60649	<u> </u>	T E D			
			Value \$ 95,748.00				1,107.16	1,107.16
Account No. 12116627			Opened 6/29/07 Last Active 8/29/08					
Saxon Mortgage Service 4708 Mercantile Dr N Fort Worth, TX 76137		-	Real property commonly known as 3416 W. Walnut, Chicago, IL 60624					
			Value \$ 60,000.00				280,622.00	220,622.00
Account No. 171200-001-001704-001-0  The Lofts At Museum Park Condo c/o Draper & Kramer Inc 33 W.Monroe Chicago, IL 60603		-	Primary residence commonly known as 1305 S. Michigan Ave # 1704, Chicago , IL 60605					
			Value \$ <b>363,500.00</b>	1			1,081.14	1,081.14
Account No. 9083010582330  Washington Mutual Fa Po Box 1093 Northridge, CA 91328		-	Opened 9/11/06 Last Active 10/31/08  Real property commonly known as 2337 E. 70th Place, Unit 104, Chicago, IL 60649					,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
			Value \$ <b>95,748.00</b>				244,129.00	148,381.00
Account No. 1560665534517  Wshngtn Mutl 7757 Bayberry Rd Jacksonville, FL 32256		-	Opened 5/01/04 Last Active 9/01/08  Real property commonly known as 1309  E. 75th Street, Chicago, IL					
			Value \$ 111,500.00				61,192.00	0.00
Sheet 1 of 1 continuation sheets atta Schedule of Creditors Holding Secured Claim		d to	•	Subt		- 1	588,131.30	371,191.30
			(Report on Summary of S		ota lule		1,306,944.30	608,958.30

Case 09-34896 Doc 1 Filed 09/21/09 Entered 09/21/09 16:02:32 Desc Main Page 15 of 43 Document

B6E (Official Form 6E) (12/07)

In re	Anthony Jones	Case No
-		Debtor

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate

eled

schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may b liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." If the claim is disputed, place an "X" in the column labeled "Disputed." If the claim is disputed, place an "X" in the column labeled "Disputed." If the claim is disputed, place an "X" in the column labeled "Disputed." If the claim is disputed, place an "X" in the column labeled "Disputed." If the claim is disputed, place an "X" in the column labeled "Disputed." If the claim is disputed, place an "X" in the column labeled "Disputed." If the claim is disputed, place an "X" in the column labeled "Disputed." If the claim is disputed, place an "X" in the column labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 09-34896 Doc 1 Filed 09/21/09 Entered 09/21/09 16:02:32 Desc Main Document Page 16 of 43

B6E (Official Form 6E) (12/07) - Cont.

In re	Anthony Jones	Case No.	
_	-	Debtor	

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY Husband, Wife, Joint, or Community CODEBTOR UNLIQUIDATED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ONTINGENT SPUTED AND MAILING ADDRESS Н **AMOUNT** DATE CLAIM WAS INCURRED W INCLUDING ZIP CODE, AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER J С (See instructions.) Account No. xxx-xx-9649 For notice purposes only Illinois\ Department of Revenue 2,000.00 **C/O Bankruptcy Department** 100 West Randolph, Level 7 Rm 425 Chicago, IL 60601 2,000.00 0.00 Account No. xxx-xx-9649 For notice purposes only Internal Revenue 0.00 **CENTRALIZED INSOLVENCY OPERATIONS** PO BOX 21126 Philadelphia, PA 19114-0326 10.000.00 10.000.00 Account No. Account No. Account No. Subtotal 2,000.00 Sheet  $\underline{\mathbf{1}}$  of  $\underline{\mathbf{1}}$  continuation sheets attached to (Total of this page) 12,000.00 10,000.00 Schedule of Creditors Holding Unsecured Priority Claims Total 2,000.00 (Report on Summary of Schedules) 12,000.00 10,000.00

Case 09-34896 Doc 1 Filed 09/21/09 Entered 09/21/09 16:02:32 Desc Main Document Page 17 of 43

B6F (Official Form 6F) (12/07)

In re	Anthony Jones	Case No.	
_		Debtor ,	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F

— Check and con it decice has no election nothing ansecut			no to report on and benedure 11					
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Ç	Ų	D	T	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	I DATE CLAUVEW AS INCURRED AIND	CONTINGEN	071-00-D	SPUTED		AMOUNT OF CLAIM
Account No. 6080796003049464	T	T	Opened 6/12/08 Last Active 8/14/09	Ŋ.	D A T		r	
	1		HouseholdGoodsAndOtherCollateralAuto		Ė			
American General Finan	ı						7	
3509 S Halsted St	ı	-						
Chicago, IL 60609	ı							
	ı							
								4,469.00
Account No. 41360123197450		T	Opened 10/05/07 Last Active 8/09/09		Г		T	
	1		CheckCreditOrLineOfCredit					
Beneficial/Hfc	ı							
Po Box 1547	ı	-						
Chesapeake, VA 23327	ı							
	ı							
	ı							20,089.00
Account No. 4185-8131-4925-2442	t	T	Credit card purchases	+	Г		t	
	1							
Chase	ı							
PO Box 15153	ı	-						
Wilmington, DE 19886-5153	ı							
	ı							
								3,330.84
Account No. 5082-2900-5256-9545		Г	Credit		П		T	
	1							
CitiBusiness	ı							
PO Box 688901	ı	-						
Des Moines, IA 50368-8901								
	ı							
								9,880.83
2 continuation shorts of 1.1				Sub	ota	1	T	27 700 07
<b>2</b> continuation sheets attached			(Total of	this	pag	e)		37,769.67

Case 09-34896 Doc 1 Filed 09/21/09 Entered 09/21/09 16:02:32 Desc Main Document Page 18 of 43

B6F (Official Form 6F) (12/07) - Cont.

In re	Anthony Jones	Case No.	_
_		Debtor	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LIQUIDATE	DISPUTED	AMOUNT OF CLAIM
Account No. 5082-2900-5256-9545			Credit card purchases	'	lΕ		
CitiBusiness/ AAdvantage Card Citibuissness Card P.O. Box 688901 Des Moines, IA 50368		  -			D		9,880.83
Account No. 6071305547390989			Opened 10/04/07 Last Active 8/10/09				
Citifinancial Po Box 499 Hanover, MD 21076		-	Unsecured				
							9,068.00
Account No. 2009-CH-00085  Deutsche Babk National c/o Ira T Nevel 175 N FRANKLIN #201 Chicago, IL 60606	-	-	Judgement				10.00
Account No. 09CH02828  Deutsche Bank National Trust			Judgement-				
c/o: Fisher and Shapiro, LLC 4201 Lake Cook Rd. Northbrook, IL 60062		-					10.00
Account No. <b>540791502726</b>	T	T	Opened 10/01/07 Last Active 4/01/09	$\dagger$	T		
Hsbc Bank Po Box 5253 Carol Stream, IL 60197		-	CreditCard				1,029.00
Sheet no. 1 of 2 sheets attached to Schedule of				Sub	tota	1	19,997.83
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	re)	19,997.03

Case 09-34896 Doc 1 Filed 09/21/09 Entered 09/21/09 16:02:32 Desc Main Page 19 of 43 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Anthony Jones	Case No
•		Debtor

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

				1 -	1	1 -	_	
CREDITOR'S NAME,		Hu	sband, Wife, Joint, or Community	16	I N	ΙP	7	
MAILING ADDRESS	CODEBTOR	Н	DATE CLAIM WAS INCURRED AND	C O N T I	ĮĖ	D I S P U T	3	
INCLUDING ZIP CODE,	B	W	CONSIDERATION FOR CLAIM. IF CLAIM	H	ľ	ľ	ار	
AND ACCOUNT NUMBER	T	J	IS SUBJECT TO SETOFF, SO STATE.	N	U	T		AMOUNT OF CLAIM
(See instructions above.)	R	c	is sobject to seroit, so sintle.	N G E N T	b	5		
A	╁	╀	0	<b>┦</b> ₽	DATED		ŀ	
Account No. 169601-1333247234			Opened 12/01/05 Last Active 8/01/09	Ι'	Ė			
			ChargeAccount	_	I D	┺	_	
Hsbc/Bstby						l		
1405 Foulk Road		-				l		
Wilmington, DE 19808						l		
Trimington, BE 13000						ı		
						l		
						l		978.00
A (N. 44.44024224E0	╁	+	Omenad CI04/0C Leat Active 0/04/00	+	+	╁	+	
Account No. 11-1103133159	1		Opened 6/01/06 Last Active 9/01/09			l		
			ChargeAccount			ı		
Hsbc/Rs						ı		
Pob 978		-				ı		
Wood Dale, IL 60191						ı		
Wood Dale, IL 00131						ı		
						l		
						l		476.00
A A 40404	╁	┢		╁	╆	╀	+	
Account No. <b>140/104</b>	1					l		
						l		
Park Waters Homeowners Assoc.						l		
c/o Kane Property Management		-				l		
806 W. Belmont Ave						ı		
						ı		
Chicago, IL 60657-4402						ı		ļ
								1,107.16
Account No. 603532017386	✝	╁	Opened 2/04/04 Leet Active E/04/09	+	+	╁	+	
Account No. 603532017386	1		Opened 3/01/04 Last Active 5/01/08			l		
			ChargeAccount			l		
Thd/Cbsd						l		
Po Box 6497		-				l		
Sioux Falls, SD 57117						ı		
						l		
						l		0.40.00
								342.00
Account No.					T	T	T	
11000unt 110.	ł					l		
						l		
						l		
						l		
						l		
	1							
	1							
	L	L		$\perp$	L	L		
Sheet no. <b>2</b> of <b>2</b> sheets attached to Schedule of				Sub	tota	ıl	T	
								2,903.16
Creditors Holding Unsecured Nonpriority Claims			(Total of t	IIIS	pag	ge)	'	
				-	Γota	al		
			(Report on Summary of So					60,670.66
			(Report on Summary of So	1110	uui	JS)	'L	· · · · · · · · · · · · · · · · · · ·

Case 09-34896 Doc 1 Filed 09/21/09 Entered 09/21/09 16:02:32 Desc Main Document Page 20 of 43

B6G (Official Form 6G) (12/07)

In re	Anthony Jones	Case No.	
-		Debtor	

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 09-34896 Doc 1 Filed 09/21/09 Entered 09/21/09 16:02:32 Desc Main Document Page 21 of 43

B6H (Official Form 6H) (12/07)

In re	Anthony Jones	Case No	
-	-	D-1	
		Debtor	

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

## Case 09-34896 Doc 1 Filed 09/21/09 Entered 09/21/09 16:02:32 Desc Main Document Page 22 of 43

B6I (Official Form 6I) (12/07)

In re	Anthony Jones		Case No.	
		Debtor(s)		

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DI	EBTOR AND SPOUSE	
Single	RELATIONSHIP(S): None.	AGE(S):	
Employment:	DEBTOR	SPOUSE	
Occupation	President		
Name of Employer	AMJ Enterprises LLC		
How long employed	5 Years		
Address of Employer	3966 W. Grand Ave Chicago, IL 60651		
	ge or projected monthly income at time case filed)	DEBTOR	SPOUSE
	y, and commissions (Prorate if not paid monthly)	\$ <u>0.00</u>	\$ <b>N/A</b>
2. Estimate monthly overtime		\$ <u> </u>	\$ <b>N/A</b>
3. SUBTOTAL		\$0.00_	\$
4. LESS PAYROLL DEDUCT	TIONS		
<ul> <li>a. Payroll taxes and socia</li> </ul>	al security	\$ <u> </u>	\$ <b>N/A</b>
b. Insurance		\$	\$ <b>N/A</b>
c. Union dues		\$ 0.00	\$ N/A
d. Other (Specify):		\$ 0.00	\$ N/A
	-	\$	\$ <b>N/A</b>
5. SUBTOTAL OF PAYROLI	L DEDUCTIONS	\$0.00_	\$ <b>N/A</b>
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$0.00_	\$ <b>N/A</b>
7. Regular income from operat	tion of business or profession or farm (Attach detailed statemen	t) \$ <b>0.00</b>	\$ <b>N/A</b>
8. Income from real property		\$ 0.00	\$ <b>N/A</b>
9. Interest and dividends		\$ 0.00	\$ <b>N/A</b>
10. Alimony, maintenance or s dependents listed above	support payments payable to the debtor for the debtor's use or the	nat of \$ <b>0.00</b>	\$ <b>N/A</b>
11. Social security or government	nent assistance	· <del></del>	
(Specify):		\$0.00	\$ N/A
		\$ <u>0.00</u>	\$ N/A
<ul><li>12. Pension or retirement inco</li><li>13. Other monthly income</li></ul>	ome	\$ <u>0.00</u>	\$ <b>N/A</b>
(Specify):		\$ 0.00	\$ <b>N/A</b>
(Speen)).		\$ 0.00	\$ <b>N/A</b>
14. SUBTOTAL OF LINES 7	THROUGH 13	\$	\$ <b>N/A</b>
15. AVERAGE MONTHLY I	NCOME (Add amounts shown on lines 6 and 14)	\$	\$ <b>N/A</b>
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals from line 15)	\$	0.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Entered 09/21/09 16:02:32 Desc Main Case 09-34896 Doc 1 Filed 09/21/09 Document Page 23 of 43

B6J (Official Form 6J) (12/07)

In re	Anthony Jones	Case No	
		Debtor(s)	

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."  1. Rent or home mortgage payment (include lot rented for mobile home)  a. Are real estate taxes included?  b. Is property insurance included?  Yes No _X  No _X  2. Utilities:  a. Electricity and heating fuel	\$ \$ \$ \$	800.00 110.00
a. Are real estate taxes included?  b. Is property insurance included?  2. Utilities:  a. Electricity and heating fuel	\$ 	
b. Is property insurance included? Yes No _X 2. Utilities: a. Electricity and heating fuel	\$	110.00
2. Utilities: a. Electricity and heating fuel	\$	110.00
•	\$	110.00
b. Water and sewer	\$	0.00
c. Telephone		40.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	250.00
5. Clothing	\$	20.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	0.00
8. Transportation (not including car payments)	\$	80.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	0.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$	0.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	1,300.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	0.00
b. Average monthly expenses from Line 18 above	\$	1,300.00
c. Monthly net income (a. minus b.)	\$	-1,300.00

Case 09-34896 Doc 1 Filed 09/21/09 Entered 09/21/09 16:02:32 Desc Main Document Page 24 of 43

**B6 Declaration (Official Form 6 - Declaration).** (12/07)

## **United States Bankruptcy Court Northern District of Illinois**

In re	Anthony Jones			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION C	ONCERN	IING DEBTOR'S SO	CHEDULI	E <b>S</b>
	DECLARATION UNDER F	PENALTY (	OF PERJURY BY INDIVI	DUAL DEF	BTOR
	I declare under penalty of perjury th  18 sheets, and that they are true and corr				_
Date	September 21, 2009	Signature	/s/ Anthony Jones Anthony Jones Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 09-34896 Doc 1 Filed 09/21/09 Entered 09/21/09 16:02:32 Desc Main Document Page 25 of 43

B7 (Official Form 7) (12/07)

### United States Bankruptcy Court Northern District of Illinois

In re	Anthony Jones		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE
\$29,627.00 2007 Adjusted Gross Income
\$29,506.00 2008 Adjusted Gross Income
\$3,278.00 2009 YTD Income

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts*. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

DATE OF PAYMENT

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

AMOUNT STILL

OWING

AMOUNT PAID

4. Suits and administrative proceedings, executions, garnishments and attachments

None

02828

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF SUIT** COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER DISPOSITION AND LOCATION JPMORGAN CHASE BANK v. Complaint to Foreclose Circuit Court of Cook County, Pending Anthony Jones, Case No. Mortgage County Department, Chancery 2009-CH-13799 Division DEUTSCHE BANK v. Complaint to Foreclose Circuit Court of Cook County, Pending Anthony Jones, Case No, Mortgage **County Department, Chancery** 2009-CH-09175 Division **DEUTSCHE BANK** Complaint to Foreclose Circuit Court of Cook County, Pending **NATIONAL v. Anthony** Mortgage County Department, Chancery Jones, Case No. 2009-CH-Division

3

CAPTION OF SUIT STATUS OR COURT OR AGENCY NATURE OF PROCEEDING DISPOSITION AND CASE NUMBER AND LOCATION **DEUTSCHE BANK Complaint to Foreclose** Circuit Court of Cook County, **Pending NATIONAL TRU v. Anthony** Mortgage County Department, Chancery

Jones, Case No. 2009-CH-Division

02099

STATE FARM MUTUAL v. Contract Circuit Court of Cook County, Pending Anthony Jones, Case No.

**Municipal Division, First** 

District

**Deutsche Bank National Foreclosure** Circuit Court of Cook County, Judgment and Entry of

Trust vs. Anthony Jones 09

CH 00085

None

2006-M1-019672

**IL Chancery Division** Foreclosure entered 9/8/09

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning

property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

#### 5. Repossessions, foreclosures and returns

None 

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER Saxon Mortgage Service 4708 Mercantile Dr N Fort Worth, TX 76137

**Deutsche Bank National Trust** c/o: Freedman, Anselmo, & Rappe LLC 1807 W. Deihl Road, Ste 333 Naperville, IL 60566

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY** 

Real property commonly known as 3416 W.

Walnut, Chicago, IL 60624 \$60,000.00

Unknown

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT DATE OF DESCRIPTION AND VALUE OF OF CUSTODIAN CASE TITLE & NUMBER **ORDER PROPERTY** 

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Chad M. Hayward 343 West Erie Street, Suite 510 Chicago, IL 60654-5735 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

9/15/09 \$30

AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

\$300.00

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

5

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

## 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

#### Case 09-34896 Doc 1 Filed 09/21/09 Entered 09/21/09 16:02:32 Desc Main Document Page 30 of 43

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS

**GOVERNMENTAL UNIT** 

NOTICE

LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

**BEGINNING AND** NATURE OF BUSINESS

**ENDING DATES** 

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME

None

**ADDRESS** 

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

Case 09-34896 Doc 1 Filed 09/21/09 Entered 09/21/09 16:02:32 Desc Main Document Page 31 of 43

None

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

**ADDRESS** 

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDDESS

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DOLLAR AMOUNT OF INVENTORY

DATE OF INVENTORY

INVENTORY SUPERVISOR

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

 ${\bf 22}$  . Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

**ADDRESS** 

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year

immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

### Case 09-34896 Doc 1 Filed 09/21/09 Entered 09/21/09 16:02:32 Desc Main Document Page 32 of 43

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY 8

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date September 21, 2009 Signature /s/ Anthony Jones
Anthony Jones
Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 09-34896 Doc 1 Filed 09/21/09 Entered 09/21/09 16:02:32 Desc Main Document Page 33 of 43

B8 (Form 8) (12/08)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Anthony Jones			
		Debtor(s)	Chapter	7

### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A -** Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

property of the estates returns	accinonal pages if ite	J.,
Property No. 1		]
Creditor's Name: American Home Mtg Svci		Describe Property Securing Debt: Real property commonly known as 50 E. 26th Street,# 419, Chicago, IL 60616
Property will be (check one):		
■ Surrendered	☐ Retained	
If retaining the property, I intend to (check □ Redeem the property □ Reaffirm the debt □ Other. Explain		oid lien using 11 U.S.C. § 522(f)).
Property is (check one):		
☐ Claimed as Exempt		■ Not claimed as exempt
Property No. 2		]
Creditor's Name: Asc		Describe Property Securing Debt: Primary residence commonly known as 1305 S. Michigan Ave # 1704, Chicago , IL 60605
Property will be (check one):		
■ Surrendered	☐ Retained	
If retaining the property, I intend to (checl ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).
Property is (check one):		
☐ Claimed as Exempt		■ Not claimed as exempt

### Case 09-34896 Doc 1 Filed 09/21/09 Entered 09/21/09 16:02:32 Desc Main Document Page 34 of 43

Page 2 B8 (Form 8) (12/08) Property No. 3 **Creditor's Name: Describe Property Securing Debt: Chase Auto** 2004 Porsche Carrera GT Roadster 2D with 37,000 miles in good conditions Property will be (check one): ■ Surrendered ☐ Retained If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain \_\_\_\_\_\_ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): ☐ Claimed as Exempt ■ Not claimed as exempt Property No. 4 Creditor's Name: **Describe Property Securing Debt:** Home Loan Services Inc. Primary residence commonly known as 1305 S. Michigan Ave # 1704, Chicago, IL 60605 Property will be (check one): ■ Surrendered ☐ Retained If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt □ Other. Explain \_\_\_\_\_\_ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): ☐ Claimed as Exempt ■ Not claimed as exempt Property No. 5 **Creditor's Name: Describe Property Securing Debt:** Park Waters Homeowners Assoc. Real property commonly known as 2337 E. 70th Place, Unit 104, Chicago, IL 60649 Property will be (check one): ■ Surrendered ☐ Retained If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain \_\_\_\_\_\_ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): ☐ Claimed as Exempt ■ Not claimed as exempt

### Case 09-34896 Doc 1 Filed 09/21/09 Entered 09/21/09 16:02:32 Desc Main Document Page 35 of 43

Page 3 B8 (Form 8) (12/08) Property No. 6 **Creditor's Name: Describe Property Securing Debt:** Real property commonly known as 3416 W. Walnut, Chicago, Saxon Mortgage Service IL 60624 Property will be (check one): ■ Surrendered ☐ Retained If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt □ Other. Explain \_\_\_\_\_\_ (for example, avoid lien using 11 U.S.C. § 522(f)). Property is (check one): ☐ Claimed as Exempt Not claimed as exempt Property No. 7 **Creditor's Name: Describe Property Securing Debt:** Washington Mutual Fa Real property commonly known as 2337 E. 70th Place, Unit 104, Chicago, IL 60649 Property will be (check one): ■ Surrendered ☐ Retained If retaining the property, I intend to (check at least one): ☐ Redeem the property ☐ Reaffirm the debt (for example, avoid lien using 11 U.S.C. § 522(f)). ☐ Other. Explain \_\_\_ Property is (check one): ☐ Claimed as Exempt ■ Not claimed as exempt

# Case 09-34896 Doc 1 Filed 09/21/09 Entered 09/21/09 16:02:32 Desc Main Document Page 36 of 43

B8 (Form 8) (12/08)		_	Page 4	
Property No. 8				
Creditor's Name: Wshngtn Mutl		Describe Property Securing Debt: Real property commonly known as 1309 E. 75th Street, Chicago, IL		
Property will be (check one):				
Surrendered	☐ Retained			
If retaining the property, I intend to ( ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C	C. § 522(f)).	
Property is (check one):	•	-		
☐ Claimed as Exempt		■ Not claimed as ex	emnt	
Attach additional pages if necessary.)  Property No. 1		e columns of Part B mu	ast be completed for each unexpired lease.	
Lessor's Name: -NONE-	Describe Leased Pr	roperty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2):  ☐ YES ☐ NO	
I declare under penalty of perjury a personal property subject to an under Date September 21, 2009	expired lease.	/s/ Anthony Jones Anthony Jones Debtor	roperty of my estate securing a debt and/or	

Case 09-34896 Doc 1 Filed 09/21/09 Entered 09/21/09 16:02:32 Desc Main Document Page 37 of 43
United States Bankruptcy Court
Northern District of Illinois

		- 1 0 - 1 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -		
In re	Anthony Jones		Case No.	
		Debtor(s)	Chapter	7

	DISCLOSURE OF COMP	ENSATION OF ATTORNEY	FO	R DEBTOR(S)
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy compensation paid to me within one year before the be rendered on behalf of the debtor(s) in contemplation	filing of the petition in bankruptcy, or agre	ed to	be paid to me, for services rendered or to
	For legal services, I have agreed to accept	\$		1,995.00
	Prior to the filing of this statement I have receive	ed\$		300.00
	Balance Due	\$	_	1,695.00
2.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclosed co	mpensation with any other person unless th	ney ar	e members and associates of my law firm.
	☐ I have agreed to share the above-disclosed compe copy of the agreement, together with a list of the			
5.	In return for the above-disclosed fee, I have agreed to	o render legal service for all aspects of the l	oankrı	uptcy case, including:
	<ul> <li>a. Analysis of the debtor's financial situation, and rei</li> <li>b. Preparation and filing of any petition, schedules, s</li> <li>c. Representation of the debtor at the meeting of cred</li> <li>d. [Other provisions as needed]</li> <li>Negotiations with secured creditors to reaffirmation agreements and applications of the secured creditors of the secured creditors</li></ul>	statement of affairs and plan which may be ditors and confirmation hearing, and any ac o reduce to market value; exemption tions as needed; preparation and fil	requin ljourn n plan	red; ed hearings thereof; nning; preparation and filing of
6.	By agreement with the debtor(s), the above-disclosed Representation of the debtors in any any other adversary proceeding.			idances, relief from stay actions or
		CERTIFICATION		
this	I certify that the foregoing is a complete statement of s bankruptcy proceeding.	any agreement or arrangement for payment	to m	e for representation of the debtor(s) in
Dat	ted: September 21, 2009	/s/ Chad M. Hayward		
		Chad M. Hayward 62801 Chad M. Hayward	82	
		343 West Erie Street, Su	ite 51	10
		Chicago, IL 60654-5735		
		312-867-3640 Fax: 312-2 ch@rivernorthlaw.com	276-4	539
		On Silvernor tinaw.com		

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

**B 201** (12/08) Page 2

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

X /s/ Chad M. Hayward

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Printed Name of Attorney	Signature of Attorney	Date
Address:		
343 West Erie Street, Suite 510		
Chicago, IL 60654-5735		
312-867-3640		
ch@rivernorthlaw.com		
	Certificate of Debtor	
I (We), the debtor(s), affirm that I (we)		
Anthony Jones	X /s/ Anthony Jones	September 21, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
· · · · · · · · · · · · · · · · · · ·	Signature of Joint Debtor (if any)	Date

Chad M. Hayward 6280182

September 21,

2009

### United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Anthony Jones		Case No.	
		Debtor(s)	Chapter	7
	VF	ERIFICATION OF CREDITOR M	<b>MATRIX</b>	
		Number of	f Creditors:	28
	The above-named Debtor(s) (our) knowledge.	) hereby verifies that the list of credi	tors is true and	correct to the best of my
Date:	September 21, 2009	/s/ Anthony Jones Anthony Jones Signature of Debtor		

American General Finan 3509 S Halsted St Chicago, IL 60609

American Home Mtg Svci 4600 Regent Blvd Ste 200 Irving, TX 75063

Asc 8480 Stagecoach Ci Frederick, MD 21701

Beneficial/Hfc Po Box 1547 Chesapeake, VA 23327

Chase PO Box 15153 Wilmington, DE 19886-5153

Chase Auto 14800 Frye Road Fort Worth, TX 76155

CitiBusiness PO Box 688901 Des Moines, IA 50368-8901

CitiBusiness/ AAdvantage Card Citibuissness Card P.O. Box 688901 Des Moines, IA 50368

Citifinancial Po Box 499 Hanover, MD 21076

Deutsche Babk National c/o Ira T Nevel 175 N FRANKLIN #201 Chicago, IL 60606 Deutsche Bank National Trust c/o: Fisher and Shapiro, LLC 4201 Lake Cook Rd.
Northbrook, IL 60062

Deutsche Bank National Trust c/o Law Offices Ira Nevel 175 N. Franklin, Ste 201 Chicago, IL 60606

Freedman Anselmo Lindberg & Rappe L 1807 West Diehl Road Suite 333 P.O. Box 3228 Naperville, IL 60566

Home Loan Services Inc 150 Allegheny Center Mal Pittsburgh, PA 15212

Home Loan Servicing c/o CT Corp System 208 S. Lasalle St., Ste 814 Chicago, IL 60604

Hsbc Bank Po Box 5253 Carol Stream, IL 60197

Hsbc/Bstby 1405 Foulk Road Wilmington, DE 19808

Hsbc/Rs Pob 978 Wood Dale, IL 60191

Illinois\ Department of Revenue C/O Bankruptcy Department 100 West Randolph, Level 7 Rm 425 Chicago, IL 60601

Internal Revenue CENTRALIZED INSOLVENCY OPERATIONS PO BOX 21126 Philadelphia, PA 19114-0326 NeedhamStephen Arnstein & Lehr LLP 120 S. Riverside Plaze, Ste 1200 Chicago, IL 60606

Park Waters Homeowners Assoc. c/o Kane Property Management 806 W. Belmont Ave Chicago, IL 60657-4402

Park Waters Homeowners Assoc. c/o Kane Property Management 806 W. Belmont Ave Chicago, IL 60657-4402

Saxon Mortgage Service 4708 Mercantile Dr N Fort Worth, TX 76137

Thd/Cbsd Po Box 6497 Sioux Falls, SD 57117

The Lofts At Museum Park Condo c/o Draper & Kramer Inc 33 W.Monroe Chicago, IL 60603

Washington Mutual Fa Po Box 1093 Northridge, CA 91328

Wshngtn Mutl 7757 Bayberry Rd Jacksonville, FL 32256